(f) The existing Management Information System of RBI does not generate the data in the desired form. However, the scheduled commercial banks have written-off a sum of Rs. 11,578 crore during the year 2005-06, Rs.11,844 crore in 2006-07 and Rs. 11,661 crore during the year 2007-08 in NPA accounts.

Proposal for disinvestment of Public Sector Undertakings

309. SHRI D. RAJA:
SHRI K.E. ISMAIL:
Will the Minister of FINANCE be pleased to state:

(a) whether Government is considering a proposal to disinvest a part of its shares in profit-making Public Sector Undertakings in order to raise resources; and

(b) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) Yes Sir. As announced in the President's Address to Joint Session of Parliament on 4 June 2009, the policy of the Government is to develop people-ownership of public sector undertakings while ensuring that Government equity does not fail below 51% equity and retaining management control with the Government.

(b) The cases of disinvestment would be decided on a case by case basis.

Retails assets delinquencies

310. SHRI RAJEEV CHANDRASEKHAR: Will the Minister of FINANCE be pleased to state:

(a) the details of retail asset delinquencies with respect to credit cards and home loans in Indian Banks over the last two years, bank-wise; and

(b) the number of cases of unlawful coercion by debt collectors on banks that the Reserve Bank of India has acted on since its guidelines for the same were issued, with details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) The consolidated data on retail asset delinquencies with respect to credit cards and home loans in Indian banks over last two years are given in Table below:-

(Amount Rs. in crore)

Retail Loan Details	March-08	March-09
Housing Loan - Credit Outstanding	2,34,069	2,59,838
Housing Loan - Impaired Credit	5,409	5,958
Credit Card Receivables - Credit Outstanding	13,714	14,370
Credit Card Receivables - Impaired	2,037	2,867

(b) The information is being collected and will be laid on the Table of the House to the extent available.